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October 15, 2004

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 09/723,324
Applicant: Isaac et al.
Filed: November 27, 2000
Our Ref.: 00-40323-US (500323.20001)

Enclosed are the following for filing in connection with the above-referenced application:

1. Amendment and Response;
2. Petition for One Month Extension of Time;
3. A Check in the amount of \$55.00 to cover the one month extension fee; and
4. A self-addressed stamped postcard, return of which is requested to acknowledge receipt of the enclosed documents.

The Commissioner is hereby authorized to charge any deficiencies or credit any overpayment with respect to the Response to Deposit Account No. 18-0586.

Respectfully submitted,
REED SMITH LLP

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EXPRESS MAIL CERTIFICATE

Express Mail Label No. EV 481 403 961 US

Date of Deposit October 15, 2004

I hereby certify that this paper, and the papers and/or fees referred to herein as transmitted, submitted or enclosed, are being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" on the date indicated above and is addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

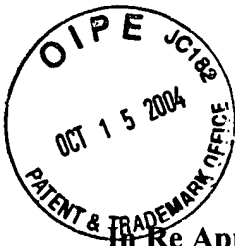
Name: Franziska Reichstein

Signature: Thomas J. McWilliams

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of: Isaac et al.

United States

Application No: 09/723,324

Filing Date: 11/27/2000

For: PERSONALIZED ACCOUNT
MIGRATION SYSTEM AND METHOD

Group Art Unit: 5536

Examiner: Duong, Thomas

Attorney

Docket No.: 00-40323-US

AMENDMENT AND RESPONSE

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Sir:

In response to the Office Action dated June 23, 2004, Applicants respectfully request reconsideration of the above-identified application for the reasons set forth herein. The three-month shortened statutory period for response expired on September 23, 2004. As the present response is being filed within one month of the expiration of the shortened statutory period, a petition for one month extension and the associated fee are filed herewith. Accordingly, the present Amendment and Response is deemed to be timely filed. Should there be any fees due and owing, or being paid in excess of any required amount, with respect to this application, the Examiner is authorized to charge such fees or to credit such overpayment to deposit account no. 18-0586.

**CERTIFICATE OF MAILING
UNDER 37 C.F.R. 1.1.0**

I hereby certify that this paper, along with any paper referred to as being attached or enclosed, is being deposited with the United States Postal Service. "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated below and is addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

Name: Franziska Reichstein

Signature: [Signature]

Date: October 15, 2004

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